

Quarterly Loan Review Summary

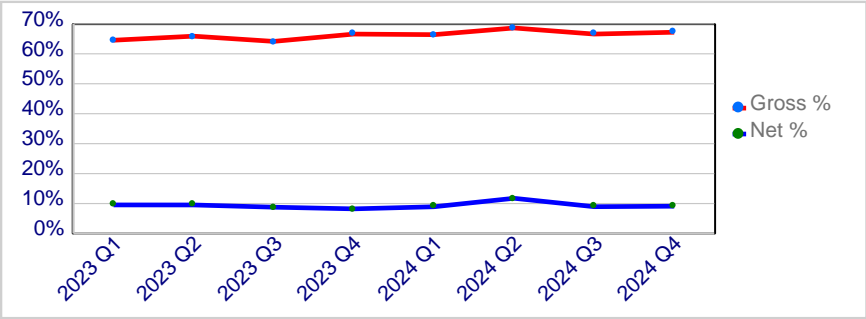
Completed Quarter(s): 2023 Q1, 2023 Q2, 2023 Q3, 2023 Q4, 2024 Q1, 2024 Q2, 2024 Q3, 2024 Q4

Location(s): All

Sample: Total

Material Defects

Qtr	# of Loans	Gross #	Gross %	Net #	Net%
2023 Q1	8,094	5,223	64.5%	772	9.5%
2023 Q2	7,694	5,069	65.9%	733	9.5%
2023 Q3	8,330	5,343	64.1%	732	8.8%
2023 Q4	7,856	5,231	66.6%	646	8.2%
2024 Q1	8,513	5,652	66.4%	760	8.9%
2024 Q2	6,742	4,626	68.6%	793	11.8%
2024 Q3	7,215	4,804	66.6%	646	9.0%
2024 Q4	7,307	4,910	67.2%	666	9.1%



Review Ratings #

Quarter	Conforming	Deficient	Mitigated	Remediated	Indem	Other
2023 Q1	1,846	1,025	4,451	25	731	16
2023 Q2	1,640	985	4,336	32	655	46
2023 Q3	1,927	1,060	4,611	21	689	22
2023 Q4	1,739	886	4,585	15	618	13
2024 Q1	1,832	1,029	4,892	21	731	8
2024 Q2	1,370	746	3,833	24	755	14
2024 Q3	1,578	833	4,158	45	589	12
2024 Q4	1,526	871	4,244	34	610	22
Total	13,458	7,435	35,110	217	5,378	153

Review Ratings %

Quarter	Conforming	Deficient	Mitigated	Remediated	Indem	Other
2023 Q1	22.8%	12.7%	55.0%	0.3%	9.0%	0.2%
2023 Q2	21.3%	12.8%	56.4%	0.4%	8.5%	0.6%
2023 Q3	23.1%	12.7%	55.4%	0.3%	8.3%	0.3%
2023 Q4	22.1%	11.3%	58.4%	0.2%	7.9%	0.2%
2024 Q1	21.5%	12.1%	57.5%	0.2%	8.6%	0.1%
2024 Q2	20.3%	11.1%	56.9%	0.4%	11.2%	0.2%
2024 Q3	21.9%	11.5%	57.6%	0.6%	8.2%	0.2%
2024 Q4	20.9%	11.9%	58.1%	0.5%	8.3%	0.3%
Total	21.8%	12.0%	56.9%	0.4%	8.7%	0.2%

